Paper, Pixels, and Policy:

25 Years of Notary Reform — and What Comes Next

February 2026

National Notary Association

CONTENTS

Introduction 2

Data and Methodology 2

Summarized Findings 3

Why Notary Laws Grew 3

Observations and Takeaways 5

Conclusion 8

Appendix 9

About the National Notary Association 10

INTRODUCTION

Since 2000, Notary Public statutes have expanded at a rate that has transformed the modern practice of notarization. Once short and slow to change, these statutes now span thousands — and in many cases tens of thousands — of words. In 2000, for example, Chapter 10B of the North Carolina General Statutes contained fewer than 3,000 words; by 2025, it had nearly 22,000. Laws that once took 20 minutes to read now take almost two and a half hours. And North Carolina is not unique. Across the country during the same time span, Notary statutes grew on average by more than 250%, driven by new authorizations for technology-based notarial acts, stricter compliance requirements, and stronger consumer protections.

This paper explains the exponential growth of Notary Public laws, why this growth happened, and what it means for the future.

DATA AND METHODOLOGY

Over the last 25 years, most states have rewritten or materially amended their Notary laws. This growth began in the early 2000s and accelerated after the Uniform Law Commission (ULC) adopted the Revised Uniform Law on Notarial Acts (RULONA) in 2010. The rise of in-person electronic notarization (IPEN) and remote online notarization (RON) added even more rules, many of which were fast-tracked during the COVID-19 pandemic.

To measure the changes, the National Notary Association reviewed the main Notary statutes[1] of all 50 states and the District of Columbia and compared the word counts[2] from 2000 with those from 2025.[3] The study also calculated the total, average, and median increases, percentage changes, and how long it would take to read the laws. All numbers were rounded to the nearest whole number. The complete dataset appears in the Appendix.

---

[1] In some states, Notary statutes are in a single title or chapter, while in others they are located in various places, including the property, elections, and evidence titles or chapters. In California, most Notary provisions are in the California Government Code, but the Civil Code also contains provisions specific to acknowledgments. In several states, Uniform Law Commission acts, including the Uniform Law on Notarial Acts (ULONA), are codified outside the state's primary Notary statutes. Our analysis restricted counts to a state's main Notary chapter or title only. However, we included in the counts state enactments of the ULONA that were codified outside a state's main Notary chapter or title.

[2] The review counted headings and repealed-statutes notations but excluded legislative history, annotations, and administrative rules. We omitted legislative history and annotations because not all states include them, counting them would have inflated the totals, and Notaries are unlikely to read them. Similarly, we excluded administrative rules because many states do not have them and including them would have made meaningful comparisons difficult.

[3] Statutes from 2001 were the basis for North Dakota, Oregon, and Utah. Statues from 2024 were the basis for California. Although not yet implemented, California's online notarization provisions were included in the count because they were enacted January 1, 2024.

SUMMARIZED FINDINGS

Every jurisdiction's Notary laws grew. North Carolina saw the largest increase, adding 18,806 words, while Georgia experienced the smallest at 807. California (13,468) and Missouri (12,452) were among the highest, while South Dakota (1,339) and Alabama (1,951) were among the lowest.

Percentage increases were even more dramatic. Massachusetts led with a 1,382% increase, growing from 607 words to 8,995. Vermont followed at 1,321% (604 to 8,580), and New Hampshire at 587% (899 to 6,177). By contrast, Georgia rose 17% (4,713 to 5,520), Oregon 28% (7,671 to 9,824), and Arizona 34% (7,565 to 10,162).

Reading times went up as the laws grew longer. This study relied on a Shepherd University reading-speed chart showing average student rates of about 250 words per minute for general text and 100-170 words per minute for technical material.[4] Because Notary statutes are dense and technical, the slower rate was used as the baseline.

In Massachusetts, the reading time grew from 4 minutes in 2000 to an hour in 2025. In California, it grew from 51 minutes to two hours and 20 minutes. States that made only small changes saw only small increases (Georgia, 6 minutes; South Dakota, 8 minutes).

Across all jurisdictions, average word count increased from 3,502 to 9,481 — a 171 percent rise. The average of the state-level percentage increases was even higher at 256 percent. Median word count grew from 3,028 in 2000 to 8,856 in 2025, and the median of the state-level increases was 175 percent. Reading times climbed as well: the average rose from 23 minutes to 63 minutes, and the median from 20 minutes to 59 minutes, a 195 percent increase. Taken together, these measures reveal a major and unprecedented transformation. The next section examines the forces driving this growth.

WHY NOTARY LAWS GREW

The expansion of Notary statutes over the past 25 years reflects major shifts in technology, public policy, and consumer protection priorities.

Technology-Based Notarial Acts. Early IPEN laws of the late 1990s and the first years of the 2000s introduced technology into notarial practice, but the major inflection point came in 2011 when Virginia enacted its RON law. By the start of the COVID-19 pandemic, 22 states had adopted RON; by 2025, 48 had done so.

---

[4] Most adults read non-fiction at the rate of approximately 238 words per minute (Brysbaert, M. (2024). How many words do we read per minute? A review and meta-analysis of reading rate. Audio-Reader. University of Kansas. Retrieved from https://reader.ku.edu). However, when reading advanced, scientific, or technical material, the pace slows to 100 to 170 words per minute (Shepherd University. (n.d.). Credit hour policy appendix B. Shepherd University Catalog. Retrieved from https://catalog.shepherd.edu/mime/media/12/913/SU+Credit+Hour+Policy+Appendix+B.pdf). We chose to use 150 words per minute for the average Notary Public.

Of the states that did not enact RON, two adopted IPEN in its place. Today after a quarter century of enactments, nearly every jurisdiction regulates IPEN, with requirements ranging from minimal procedural rules to detailed, comprehensive frameworks.

Because Notaries do not build or control the electronic platforms used to perform IPENs and RONs, technology vendors created systems for Notaries to use. This resulted in many legislatures creating vendor approval processes and detailed system compliance standards that significantly increased the word counts.

No other category of reform contributed more to the expansion of state Notary laws than the wave of IPEN and RON enactments.

Outdated Statutes. In 10 states, Notary statutes remained largely unchanged for years and sometimes even for decades.[5] In Massachusetts, many statutes dated from the early to mid-1900s until a 2004 executive order[6] was codified in Chapter 222 of the General Laws[7] and later expanded to include IPEN and RON.[8] Indiana and South Carolina modernized their laws with separate bills for traditional notarial acts[9] and technology-based acts.[10] Vermont's growth followed its adoption of RULONA and the transfer of commissioning authority from county Superior Court judges to the Secretary of State's Office of Professional Regulation.[11]

Long considered the slowest to modernize, these ten states posted an average percentage growth rate of 619% from 2000 to 2025 — more than double the national average of 256%.

Consumer Protections. Between 2000 and 2025, states significantly strengthened consumer protections for notarial acts. Mandatory training, once uncommon, is now required in half of all jurisdictions for traditional or technology-based notarial acts. These requirements ensure Notaries perform their duties accurately and competently, reinforcing public trust in both traditional and technology-based notarial acts.

---

[5] Notable examples include Indiana, Kentucky, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, Rhode Island, South Carolina, and Vermont.

[6] Executive Order 455 (04-04).

[7] An Act regulating notaries public to protect consumers and the validity and effectiveness of recorded instruments, St. 2017, c. 289, §§ 3-6; see Mass. Gen. Laws Ann. part III, tit. I, ch. 22, §§ 1-26.

[8] An Act making appropriations for the fiscal year 2023 to provide for supplementing certain existing appropriations and for certain other activities and projects, St. 2023, ch. 2, §§ 23-33.

[9] Act of Apr. 18, 2017, Pub. L. 128-2017 (Ind.); Act No. 185, 2014, S.C. Acts.

[10] Act of Mar 13, 2018, Pub. L. 59-2017 (Ind.); Act No. 85, 2021, S.C. Acts.

[11] Act No. 160 (eff. July 1, 2019); Act No. 171 (eff. July 1, 2021).

Beyond training, states introduced additional safeguards, including:

- New or expanded recordkeeping requirements and standards
- More detailed signer identification requirements
- Clearer conflict of interest rules
- Requirements and authorizations to assess signer mental competence and willingness
- Prohibitions on unauthorized conduct
- Rules governing advertising and the unauthorized practice of law
- Criminal and administrative penalties for negligence and misconduct

Revised Uniform Law on Notarial Acts. RULONA matched the nationwide surge in IPEN and RON enactments as a major driver behind the rising word counts in Notary statutes from 2000 to 2025. Unlike ULC predecessor acts that focused mainly on the recognition of notarial acts across jurisdictions, RULONA covered much more ground, including commissioning rules and many of the consumer safeguards mentioned above.

RULONA was published at an opportune time. Its adoption prompted several states to modernize their decades-old laws and coincided with the rapid growth of IPEN and RON. The COVID-19 pandemic accelerated RULONA enactments even further, particularly those authorizing remote notarization.

This unprecedented growth reflects a fundamental shift in how states view the Notary's role. It also invites the question: What lessons emerge from this transformation and how will they shape what's next for notarization?

OBSERVATIONS AND TAKEAWAYS

The following observations highlight the most significant implications shaping the path ahead for notarization. Together, they show not only why Notaries are important, but also what policymakers must do to ensure the Notary Public office remains resilient, capable, and aligned with modern needs.

Notaries Matter More Than Ever. At the National Notary Association, we hold a foundational guiding principle: Notaries are more important than ever. This truth has proved itself repeatedly over the past 25 years, as both achievements and hard lessons have underscored the importance of the Notary Public office:

- **In-Person Electronic Notarization (IPEN):** Introduced in 1997,[12] and enacted by several states in the early 2000s, ushering Notaries into the electronic age.
- **Refinance Booms:** Created business opportunities for Notaries, who helped the industry close a record number of loans during the 2001-2003 boom and again during the COVID-19 surge.
- **September 11:** Revealed vulnerabilities when two Notaries aided 9/11 hijackers in obtaining fake IDs.[13]
- **Foreclosure Crisis:** Exposed systemic failures as mortgage servicers bypassed essential notarial procedures and "robosigned" signatures on as many as 10,000 foreclosure affidavits per month.[14]
- **Remote Notarization:** Spread rapidly beginning in 2011, reaching nearly every jurisdiction in just 15 years.
- **COVID-19:** Prompted governors to issue temporary executive orders affecting notarial practice and led federal authorities to classify Notaries as "essential workers."[15]
- **Impersonation fraud:** Highlighted the risks posed by counterfeit and stolen Notary credentials enabling deed fraud, including cases where Notaries themselves were victimized.[16]

These events demonstrate that Notaries are a critical safeguard for transactions that shape our world. Their role is foundational, indispensable, and never merely ceremonial. These events make that unmistakably clear.

For 25 years, lawmakers modernized statutes, governors issued executive orders, and commissioning officials provided official guidance, investing countless hours in the firm belief that Notaries lend integrity to both paper and electronic transactions.

---

[12] Chapter 97-241, Laws of Florida (effective July 1, 1997).

[13] See The Notary after 9-11: War on ID theft demands trained Notaries who can lawfully ask signers for thumbprints. (n.d.) https://www.nationalnotary.org/file%20library/nna/knowledge%20center/outside%20pdfs/notary_after_9-11.pdf National Notary Association. Last reviewed on December 1, 2025.

[14] The Robosigning scandal: Foreclosing on recovery. November 6, 2010. Time. Retrieved December 1, 2025, from https://time.com/archive/6597833/the-robosigning-scandal-foreclosing-on-recovery.

[15] Financial Services Workers. Retrieved from https://home.treasury.gov/news/press-releases/sm956. Essential workers — including Notary Signing Agents — provided access to "financial transactions and services, such as … settlement services…."; Cybersecurity and Infrastructure Security Agency. (March 22, 2020). Guidance on the Essential Critical Infrastructure Workforce: Retrieved from https://www.cisa.gov/sites/default/files/publications/CISA-Guidance-on-Essential-Critical-Infrastructure-Workers-1-20-508c.pdf. Notaries support several of the essential critical infrastructures identified.

[16] See Counterfeit Credibility: The New Threat of Notary Impersonation Fraud. (November 2024). National Notary Association. https://www.nationalnotary.org/file%20library/nna/knowledge%20center/outside%20pdfs/position-paper-notary-impersonation-fraud-2024.pdf. Last viewed on December 1, 2025.

During this time some predicted technology would make Notaries obsolete. Those forecasts never materialized.[17] Technology can assist Notaries, but it cannot replace the human judgment and official witnessing services that Notaries provide. As notarization moves from paper to electronic records, Notaries remain the trusted human firewall that technology cannot replicate.

Notary Training. Including reading times in this study is not merely another way to present the data. It reinforces the urgent need for more effective and comprehensive Notary training.

The data is clear: today's statutes take far longer to read (averaging from 23 minutes in 2000 to an hour and 3 minutes in 2025) and require Notaries to be better prepared than they were in 2000. Yet half of states still lack any formal training requirement, and many mandatory training programs created in the early 2000s remain anchored to the legal landscape of that era, underscoring the need for training based on today's laws and societal expectations.

Two issues require immediate attention. First, states that still lack mandatory Notary education must enact it. Notaries in these jurisdictions receive insufficient support in understanding new laws. As a result, they are left to read, interpret, and apply increasingly long and complex statutes on their own, heightening the risk of errors, consumer harm, diminished public trust, and greater personal liability.

Second, course length is inadequate even in states with training requirements. One to six hours cannot cover the modern reforms that now form the core of today's Notary statutes. More comprehensive education and regular refreshers are needed. This is why the National Notary Association now recommends a six-hour initial course for all commission applicants, followed by two hours of continuing education every two years.

Notary Fees. Modern statutes have expanded the responsibilities of Notaries. Notaries must spend more time mastering the law and adhering to stricter compliance requirements. They also carry greater personal liability than ever before. Their compensation should reflect these increased demands.

Most states cap Notary fees at $5 to $10 per notarial act or signature. Only a few authorize $15, and just one allows $25.[18] At the lower end, there are still states that limit Notaries to charging as little as $2.

Two factors help explain why fees remain so low. First, maximum fees are infrequently updated and often fall below inflation benchmarks. According to the U.S. Bureau of Labor Statistics Consumer Price Index, New York's $2 maximum fee from 1991 would approach $5 today. Pennsylvania's $5 maximum, set in 2006, would now exceed $8, and California's $15 maximum from 2016 would now surpass $20.

---

[17] See A Position on Misleading Usage of Notary Terms in the Electronic Age. National Notary Association (2001). https://www.nationalnotary.org/file%20library/nna/knowledge%20center/outside%20pdfs/notary_terms.pdf. Last viewed November 26, 2025.

[18] The fees cited pertain to traditional, paper-based notarial acts only and do not include any ancillary fees (travel, copying, etc.). In contrast, several states' laws do not set maximum fees.

Second, policymakers hesitate to raise Notary fees because many laws require notarization for certain documents, and they are reluctant to place additional financial burdens on low-income individuals and seniors.

These factors must be balanced against modern realities. Today's statutes impose significantly greater responsibilities and liabilities on Notaries, yet compensation has not kept pace. This disparity calls for regular inflation-based adjustments and increases that reflect the profession's evolving demands.

Sunset Reviews. The dramatic growth in statutory length from 2000 to 2025 shows how profoundly technology and long-overdue reforms have reshaped notarial practice. This evolution underscores the need for legislatures to revise their statutes regularly as technology, law, and society continue to change. By 2050, we should not be looking back at another generation of statutes left to stagnate.

Sunset reviews give legislatures a structured way to evaluate the continuing relevance of their Notary laws, identify gaps, and keep up with technological and policy developments. For this reason, the National Notary Association recommends recurring sunset reviews to ensure Notary statutes remain current, coherent, and responsive to changing needs.

Colorado provides a model to emulate. It requires a periodic sunset review of its Notary laws. Its most recent review[19] resulted in several reforms, including raising maximum fees to $15 for traditional notarial acts and $25 for RONs.[20]

CONCLUSION

The striking growth of Notary Public statutes since 2000 is more than a measure of word counts; it leaves no doubt about how quickly notarization has changed in just one generation. States updated longstanding laws, added consumer protection safeguards to confront new risks, and embraced IPEN and RON to keep pace with evolving technology. These developments reaffirm the essential role Notaries play in protecting the public and have reshaped the expectations placed on every Notary today. And now, as the nation moves further into a digital-first era, the law must offer a modern framework that clearly sets forth the Notary's authority, training, compensation, and oversight.

Over the next 25 years, Notaries will face new needs and challenges. In response, the law will continue to evolve. And Notaries will once again adapt to meet the moment as they have for generations, embracing new expectations and a role that will be more important than ever.

---

[19] See the 2022 sunset review at: https://coprrr.colorado.gov/sites/coprrr/files/documents/2022-Sunset-Review-Revised-Uniform-Law-on-Notarial-Acts.pdf. Last viewed online January 27, 2026.

[20] See https://www.nationalnotary.org/knowledge-center/news/law-updates/co-senate-bill-153.

APPENDIX

State or Jurisdiction	Words (2000)	Words (2025)	Word Increase	Percent Increase	Read Time (2000)	Read Time (2025)	Read Time Increase
Alabama	1,730	3,681	1,951	113%	0:12	0:25	0:13
Alaska	1,269	5,883	4,614	364%	0:08	0:39	0:31
Arizona	7,565	10,162	2,597	34%	0:50	1:08	0:18
Arkansas	2,095	7,090	4,995	238%	0:14	0:47	0:33
California	7,575	21,043	13,468	178%	0:51	2:20	1:29
Colorado	4,852	10,579	5,727	118%	0:32	1:11	0:39
Connecticut	2,538	4,192	1,654	65%	0:17	0:28	0:11
Delaware	3,722	8,856	5,134	138%	0:25	0:59	0:34
District of Columbia	3,028	7,334	4,306	142%	0:20	0:49	0:29
Florida	4,990	12,230	7,240	145%	0:33	1:22	0:49
Georgia	4,713	5,520	807	17%	0:31	0:37	0:06
Hawaii	2,816	6,749	3,933	140%	0:19	0:45	0:26
Idaho	3,526	6,907	3,381	96%	0:24	0:46	0:22
Illinois	4,439	14,690	10,251	231%	0:30	1:38	1:08
Indiana	2,098	10,698	8,600	410%	0:14	1:11	0:57
Iowa	2,334	7,139	4,805	206%	0:16	0:48	0:32
Kansas	3,517	9,087	5,570	158%	0:23	1:01	0:38
Kentucky	2,439	11,166	8,727	358%	0:16	1:14	0:58
Louisiana	14,589	21,894	7,305	50%	1:37	2:26	0:49
Maine	1,330	8,287	6,957	523%	0:09	0:55	0:46
Maryland	2,385	11,054	8,669	363%	0:16	1:14	0:58
Massachusetts	607	8,995	8,388	1,382%	0:04	1:00	0:56
Michigan	3,120	9,799	6,679	214%	0:21	1:05	0:44
Minnesota	5,816	12,881	7,065	121%	0:39	1:26	0:47
Mississippi	1,692	5,955	4,263	252%	0:11	0:40	0:29
Missouri	5,404	17,856	12,452	230%	0:36	1:59	1:23
Montana	3,576	11,220	7,644	214%	0:24	1:15	0:51
Nebraska	4,261	9,964	5,703	134%	0:28	1:06	0:38
Nevada	8,231	16,864	8,633	105%	0:55	1:52	0:57
New Hampshire	899	6,177	5,278	587%	0:06	0:41	0:35
New Jersey	1,318	9,666	8,348	633%	0:09	1:04	0:55
New Mexico	3,538	8,623	5,085	144%	0:24	0:57	0:33
New York	4,132	6,124	1,992	48%	0:28	0:41	0:13
North Carolina	2,984	21,790	18,806	630%	0:20	2:25	2:05
North Dakota	1,973	8,618	6,645	337%	0:13	0:57	0:44
Ohio	4,017	12,589	8,572	213%	0:27	1:24	0:57
Oklahoma	3,048	8,372	5,324	175%	0:20	0:56	0:36
Oregon	7,671	9,824	2,153	28%	0:51	1:05	0:14
Pennsylvania	2,749	9,067	6,318	230%	0:18	1:00	0:42
Rhode Island	1,354	5,251	3,897	288%	0:09	0:35	0:26
South Carolina	2,499	10,562	8,063	323%	0:17	1:10	0:53
South Dakota	984	2,323	1,339	136%	0:07	0:15	0:08
Tennessee	2,476	4,565	2,089	84%	0:17	0:30	0:13
Texas	2,965	6,233	3,268	110%	0:20	0:42	0:22
Utah	3,160	6,186	3,026	96%	0:21	0:41	0:20
Vermont	604	8,580	7,976	1,321%	0:04	0:57	0:53
Virginia	2,760	7,105	4,345	157%	0:18	0:47	0:29
Washington	3,657	7,030	3,373	92%	0:24	0:47	0:23
West Virginia	4,535	8,506	3,971	88%	0:30	0:57	0:27
Wisconsin	3,344	9,674	6,330	189%	0:22	1:04	0:22
Wyoming	1,696	8,876	7,180	423%	0:11	0:59	0:48
Average	**3,502**	**9,481**	**5,978**	**256%**	**0:23**	**1:03**	**0:40**
Median	**3,028**	**8,856**	**5,570**	**175%**	**0:20**	**0:59**	**0:39**

ABOUT THE NATIONAL NOTARY ASSOCIATION

Established in 1957, the National Notary Association (NNA) is the leading professional authority on the American Notary office and is dedicated to educating, serving and advocating for the nation's 4.4 million Notaries. The NNA published the *Model Notary Act* and the *Model Electronic Notarization Act* to help lawmakers enact effective legislation, and created *The Notary Public Code of Professional Responsibility*, a standard for best practices and professional conduct. To learn more, visit NationalNotary.org.

Government Inquiries

Bill Anderson, Vice President, Government Affairs
(818) 739-4064 banderson@nationalnotary.org
governmentaffairs@nationalnotary.org

Media Inquiries

Phillip Browne, Vice President, Communications
(818) 739-4039 pbrowne@nationalnotary.org

Main

(800) US NOTARY (1-800-876-6827)